

**METHOD AND SYSTEM FOR
IMPLEMENTING A COMBINED INVESTMENT**

ABSTRACT OF THE INVENTION

5 A method and apparatus for implementing a combined investment. Financing is
obtaining by collateralizing a first investment representing ownership interests of a plurality
10 of independent investors. The financing is used to acquire a second investment. At least a
portion of any returns on the second investment is applied to the benefit of the independent
investors. In this manner, investors effectively get the benefit of two investments for the cost
of one. By differentiating the asset classes of the two investments, greater diversification is
provided. Through pooling of investor capital and/or fractional share ownership, even
greater diversification and better investment opportunities may be achieved. By selecting
complementary investments, e.g. growth oriented securities and income-producing real
estate, a beneficial synergistic effect may be obtained when the investments are cooperatively
managed, e.g. by cross-utilizing returns, with a common objective of providing enhanced
15 returns.